

### **Abstract**

An electronic payment and fulfillment system utilized by a customer for purchasing a digital good includes a merchant server, a payment server, an authentication server, a fulfillment server and a communication device. The merchant server receives a purchase order from the customer and creates a digital order comprising purchase order information. The payment server receives the digital order from the merchant server and further routes the digital order. The authentication server receives the digital order from the payment server, formats the digital order into a first message and further routes the first message. The communication device includes a payment card module and the payment card module receives a payment card and reads payment card identification information stored in the payment card. The communication device also receives the first message from the authentication server, displays the first message to the customer, requests and receives authorization for payment for the purchase order with the payment card from the customer, retrieves the payment card identification information, requests and receives payment card security information from the customer, and routes the authorization and the payment card identification and security information to the authentication server. The authentication server further routes the authorization and payment card identification and security information to the payment server and from the payment server to a financial institution. The financial institution executes the payment and sends a payment confirmation through the payment server to the merchant server and to a fulfillment server. The fulfillment server transmits the digital good via the authentication server to the communication device, and the communication device stores the digital good onto the payment card.